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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number	10611563
Filing Date	2003-06-30
First Named Inventor	Michael Berardi
Art Unit	2876
Examiner Name	Daniel Hess
Attorney Docket Number	60655.0100

U.S. PATENTS

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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
<i>DA</i>	1	4897947		1990-02-06	Kass-Pious	
	2	4917292		1990-04-17	Drexler	
	3	D307979		1990-05-22	Purvis	
	4	4937983		1990-07-03	Barnes	
	5	4957311		1990-09-18	Geisenheimer	
	6	5007899		1991-04-16	Larsson	
	7	5015830		1991-05-14	Masuzawa, et al.	
	8	5052328		1991-10-01	Eppenbach	

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9	5279019	1994-01-18	Knickle	
10	5311679	1994-05-17	Birch, Sr.	
11	5461219	1995-10-24	Cronvall	
12	5478629	1995-12-26	Norman	
13	5506395	1996-04-09	Eppley	
14	5520230	1996-05-28	Sumner, III	
15	5575094	1996-11-19	Leake, et al.	
16	5577609	1996-11-26	Hexter	
17	5665439	1997-09-09	Andersen, et al.	
18	5705101	1998-01-06	Oi, et al.	
19	5727696	1998-03-17	Valiulis	

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<i>PH</i>	20	5823359		1998-10-20	Harris, et al.	
	21	5912446		1999-06-15	Wong, et al.	
	22	5915016		1999-06-22	Savalle, et al.	
	23	5924624		1999-07-20	Martin	
	24	5933328		1999-08-03	Wallace, et al.	
	25	5938010		1999-08-17	Osterbye	
	26	5973475		1999-10-26	Combaluzier	
	27	5979942		1999-11-09	Ivicic	
	28	6025283		2000-02-15	Roberts	
	29	6027028		2000-02-22	Pieterse, et al.	
<i>✓</i>	30	6032866		2000-03-07	Knighton, et al.	

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DA	31	D432939		2000-10-31	Hooglander	
	32	6148484		2000-11-21	Andreae, Jr.	
	33	6171138		2001-01-09	Lefebvre, et al.	
	34	6184788		2001-02-06	Middlemiss, et al.	
	35	6189779		2001-02-20	Verdicchio, et al.	
	36	6200272		2001-03-13	Linden	
	37	6223977		2001-05-01	Hill	
	38	6227424		2001-05-08	Roegner	
	39	6419158		2002-07-16	Hooglander	
	40	6460696		2002-10-08	Meyer	
	41	6481623		2002-11-19	Grant, et al.	

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42	6601622		2003-08-05	Young	
43	6644551		2003-11-11	Clayman, et al.	
44	6651813		2003-11-25	Vallans, et al.	
45	6651892		2003-11-25	Hooglander	
46	6681926		2004-01-27	De Volpi	
47	6735081		2004-05-11	Bishop, et al.	
48	6751805		2004-06-22	Austion	
49	6766952		2004-07-27	Luu	
50	6823910		2004-11-30	Elnekaveh	

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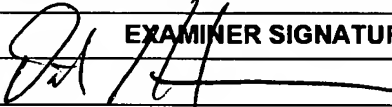
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<i> </i>	2	4868849		1989-09-19	Tamaoki	
<i> </i>	3	4918432		1990-04-17	Pauley, et al.	
<i> </i>	4	4984270		1991-01-08	LaBounty	
<i> </i>	5	5694596		1997-12-02	Campbell	
<i> </i>	6	5715399		1998-02-03	Bezos	
<i> </i>	7	5721781		1998-02-24	Deo, et al.	
<i>u</i>	8	5770843		1998-06-23	Rose, et al.	

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9	5852812		1998-12-22	Reeder	
10	5883810		1999-03-16	Franklin, et al.	
11	5914472		1999-06-22	Foladare, et al.	
12	5930767		1999-07-27	Reber, et al.	
13	5950174		1999-09-07	Brendzel	
14	5953710		1999-09-14	Fleming	
15	5956693		1999-09-21	Geerlings	
16	5956699		1999-09-21	Wong, et al.	
17	5960416		1999-09-28	Block	
18	5970470		1999-10-19	Walker	
19	5979757		1999-11-09	Tracy, et al.	

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94	20	5983200		1999-11-09	Slotznick	
1	21	6011487		2000-01-04	Plocher	
	22	6021943		2000-02-08	Chastain	
	23	6029175		2000-02-22	Chow	
	24	6044360		2000-03-28	Picciallo	
	25	6065675		2000-05-23	Teicher	
	26	6073112		2000-06-06	Geerlings	
	27	6078908		2000-06-20	Schmitz	
	28	6088683		2000-07-11	Jalili	
	29	6173269		2001-01-09	Solokl, et al.	
↓	30	6227447		2001-05-08	Campisano	

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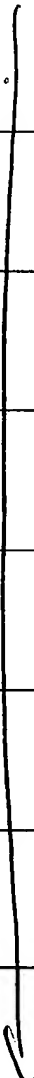

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31	6267292		2001-07-31	Walker, et al.	
32	6329920		2001-12-11	Morrison, et al.	
33	6575361		2003-06-10	Graves, et al.	
34	6747546		2004-06-08	Hikita, et al.	
35	6771981		2004-08-03	Zalewski, et al.	
36	7119659		2006-10-10	Bonalle, et al.	
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38	2767756		1956-10-23	Niles	
39	3446260		1969-05-27	Osher	
40	3929177		1975-12-30	Reis	
41	4056139		1977-11-01	Murt	

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	42	4277863		1981-07-14	Faneuf	
	43	4356646		1982-11-02	Johnson, Jr.	
	44	4562342		1985-12-31	Soto	
	45	4581523		1986-04-08	Okuno	
	46	4697363		1987-10-06	Gamm	
	47	4768811		1988-09-06	Oshikoshi, et al.	
	48	4801790		1989-01-31	Solo	
	49	4853525		1989-08-01	Vogt, et al.	
	50	4897533		1990-01-30	Lyszczarz	

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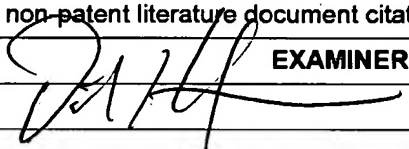
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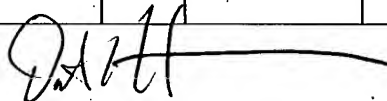
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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
QH	1	6845863		2005-01-25	Riley	

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QH	1	20030055727		2003-03-20	Walker, et al.	
	2	20030130820		2003-07-10	Lane, III	
	3	20030230514		2003-12-18	Baker	
	4	20040030601		2004-02-12	Pond, et al.	
	5	20040039814		2004-02-26	Crabtree, et al.	



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6	20040160310	2004-08-19	Chen, et al.	
7	20050017068	2005-01-27	Zalewski, et al.	
8	20050035192	2005-02-17	Bonalle, et al.	
9	20050125312	2005-06-09	Dearing, et al.	
10	20010003071	2001-06-07	Mansutti, et al.	
11	20010045469	2001-11-29	Hooglander	
12	20020036237	2002-03-28	Atherton, et al.	
13	20020104811	2002-08-08	Young, et al.	
14	20020125184	2002-09-12	Bassinson	
15	20020130186	2002-09-19	Lasch, et al.	
16	20020153410	2002-10-24	Santini	

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QA	17	20020016687		2002-11-14	Felsenstein, et al.	
	18	20020175805		2002-11-28	Armstrong, et al.	
	19	20030006901		2003-01-09	Kim, et al.	
	20	20030047482		2003-03-13	Jones, et al.	
	21	20030124294		2003-07-03	Hodson, et al.	
	22	20030132132		2003-07-17	Small	
	23	20030153356		2003-08-14	Liu, et al.	
	24	20030178495		2003-09-25	Jones, et al.	
	25	20040089724		2004-05-13	Lasch, et al.	
	26	20040104268		2004-06-03	Bailey, et al.	
✓	27	20040124104		2004-07-01	DeVolpi	

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28	20040144846	2004-07-29	Lasch, et al.
29	20050011776	2005-01-20	Nagel
30	20060033609	2006-02-16	Bridgelall
31	20060066444	2006-03-30	Steeves
32	20060071756	2006-04-06	Steeves
33	20060202835	2006-09-14	Thibault
34	20070008131	2007-01-11	Doan, et al.
35	20070046468	2007-03-01	Davis

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	4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
	5	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
	6	1345146	EP		2003-09-17	NCR International Inc.	(Same as JP2003-288646)	<input type="checkbox"/>
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	10	3941070	DE		1991-06-13	Dirk Lenhartz	(Same as WO 91/08910)	<input type="checkbox"/>
	11	WO 91/08910	WO		1991-06-27	Dirk Lenhartz	(Same as DE3941070)	<input type="checkbox"/>
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	15	WO 98/22291	WO		1998-05-28	Eastman Chemical Company	<input type="checkbox"/>
	16	0854461	EP		1998-07-22	NCR International Inc.	<input type="checkbox"/>
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	18	WO 01/18745	WO		2001-03-15	American Express Travel Related Services Co., Inc.	<input type="checkbox"/>
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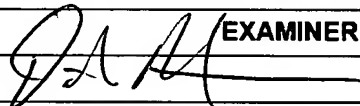
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	3	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
	4	American Express, "Private PaymentsSM ; A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
	5	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.c r d f rum.c	<input type="checkbox"/>
	6	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings.org, www.stretcher.c	<input type="checkbox"/>
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Filing Date	2003-06-30
First Named Inventor	Michael Berardi
Art Unit	2876
Examiner Name	Daniel Hess
Attorney Docket Number	60655.0100

	13	Rankl, W., et al., "Handburch der Chipkarten" Aufbau-Funktionsweise-Einsatz Von Smart Cards, Muenchen; Carl Hanser Verlag, DE, 1999, pp. 44-55 XP00204908 ISBM; 3-446-21115-2	<input type="checkbox"/>
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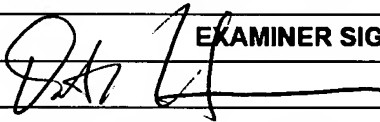
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